

II. AMENDMENTS TO THE CLAIMS

Listing of Claims with Status Identified

This listing of claims will replace all prior versions, and listing, of claims in the application:

1. A method of capturing data from a customer transaction with a merchant for administering a loyalty program comprising the steps of:

(a) issuing a loyalty card with a unique card number to a customer, ~~said card number comprising a Bank Identification Number~~ the card bearing a unique number identifying an issuing financial institution having an issuing processor;

(b) transmitting a standard transaction data packet from a POS terminal to the issuing processor ~~to a merchants acquiring bank, said, the data packet comprising the unique card number, data identifying the merchant, and data identifying the dollar amount of the customer transaction, including the transaction amount to be paid by a payment means other than the~~ loyalty card;

~~transmitting an authorization request over the existing credit card authorization infrastructure to a clearinghouse;~~

(c) recording customer transaction data at the [[clearinghouse]] issuing processor;

(d) routinely transmitting a declining code to the merchant ~~merchant's acquiring bank over the existing payment card infrastructure;~~ and

~~transmitting a declining code from the merchant's acquiring bank to the POS terminal.~~

(e) making a payment for the transaction using a payment means other than the loyalty card.

2. (presently amended) The method of claim 1 further comprising the step of: pre-arranging a stand-in limit of zero dollars.

3. (canceled)

4. (presently amended) The method of claim 1 [[2]] wherein the issuing financial institution[[clearinghouse]] administers a loyalty program with more than one merchant participating in said loyalty program.

5. (presently amended) The method of claim 1 [[4 wherein]] further including the step of dispersing accumulated rewards from the loyalty program [[are dispersed]] to both a customer that accumulated the rewards and a non-profit entity.

6. (canceled)

7. (presently amended) The method of claim 1 [[2]] wherein the customer transaction is consummated by payment to the merchant with a payment method other than a credit card [[negotiable instrument]].

8. (presently amended) The method of claim 1 [[3 wherein]] further including the step of variably awarding the loyalty program rewards [[are variably awarded]] based on the time and date the data packet is transmitted.

9-19. (canceled)

20. (original) The method of claim 1 [[9]] wherein the customer transaction is consummated by payment to the merchant with a credit card.